

# SPOTLIGHT

American Income Life & National Income Life • August 2003 • Volume 36 • Number 8



# \$9,547,926

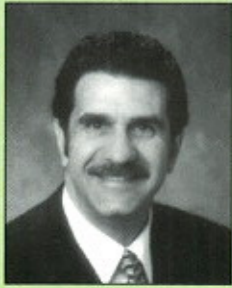
*Record Breaking Production!*



## *Founder's Club & President's Club*



## Don't Hesitate



FROM THE DESK OF:

### Roger Smith

President & Chief  
Marketing Officer of  
American Income Life

**"I did the math, compared our abilities with our capabilities, and I made the plan with confidence."**

Let me first start off by saying, "Congratulations on another record-breaking month." American Income and National Income's sales force brought in a total of \$9,547,926 in Net ALP for the month of July.

Second, let me say I am overwhelmed at the possibility we are getting closer and closer to having a \$10 million month, and I am pleased we keep raising the bar – for ourselves.

I heard a saying recently and wanted to share with you what I got from that message. The saying is:

"These things are good in little measure and evil in large: yeast, salt and hesitation."

In other words, hesitation is good if only for a brief moment. Conversely, if hesitation is something which lasts more than a moment, an opportunity may pass you by.

At American Income, I believe hesitation is *not* a part of our vocabulary. I believe we have not missed an opportunity, a moment or a chance to prove we are the best union company or the best sales force working in the insurance industry today.

Having said that, I want us to throw caution to the wind and give our \$100 million goal a fair shot. I know we can make this goal a reality. I believe we can make it a reality, and I am confident it will happen. It is now up to you – believe you can do it, and know you have the confidence to make it

happen.

A sales force that can pull in record-breaking numbers month after month can feasibly pull in record-breaking numbers year after year. I believe this as fact and you should too.

Henry Ford II once said:

"Nobody can really guarantee the future. The best we can do is size up the chances, calculate the risks involved, estimate our ability to deal with them and make our plans with confidence."

I did the math, compared our abilities with our capabilities, and I made the plan with confidence.

I am excited because as we finish out the year I am confident we will have a record-breaking month in both September and October. I am also confident we will have a record-breaking December to finish the year off with a bang.

We are working hard everyday to provide you with the tools you need to succeed. We are also looking for new ways to provide you with incentives and motivation. This month's magazine is packed-full of interesting motivational incentives. Take a look on Page 4, we have highlighted Hawaii and the new Six-Months Contest. On Page 12, we have showcased the reinstated Founder's Club, and on Page 13, we touched on the new President's Club. Also, we introduced the new AIL Cancer Plan on Page 16 and 17. Plus, don't forget to check out Larry Strong's comment on Page 19, and find out what's going on in the New York Public Relations arena on Page 21.

Without hesitation, I can say there is so much going on Company-wide that it is hard to keep track, and, with this flurry of activity, we are sure to see our way to \$100 million and beyond. Just remember, if we build our future now, American Income and National Income will be a force to be reckoned with in the union market, now and for generations to come.

**Get Excited!**

### Dates to Remember

#### Wednesday, Aug. 27, 2003

All business and PR credits must be received in Waco to count for August production.

#### Monday, Sept. 1, 2003

The Home Office will be closed for the Labor Day holiday.

#### Friday, Sept. 26, 2003

All business and PR credits must be received in Waco to count for September production.

#### Wednesday, Oct. 29, 2003

All business and PR credits must be received in Waco to count for October production.

#### Monday, Nov. 24, 2003

All business and PR credits must be received in Waco to count for November production.

#### Monday, Dec. 29, 2003

All business and PR credits must be received in Waco to count for December production.

### Total Bonuses Paid Out

This month American Income paid out a total of \$755,509.60 in bonuses. For more information on American Income's monthly bonuses turn to Page 15.

### Congratulations are in Order!

**Abdulrazzaq Ahmed**, an Individual Producer with the Scott Smith Agency, has achieved \$100,000 of in force premium over the last 13 months.

**Yvonne Hernandez**, a GA with the David Cohen Agency, has achieved \$100,000 of in force premium over the last 13 months.

**David Wang**, an MGA with the Scott Smith Agency, has achieved \$200,000 of in force premium over the last 13 months.

### Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three PR Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held June 3-6, 2004.

### Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

## Gracias, Merci & Thank You!

Dear AIL:

I want to thank you for your generous contribution of \$5,000 to the International Brotherhood of Teamsters to help sponsor our anniversary program, the Teamsters 100th Anniversary. Your cooperation and support means a lot to the Teamsters Union as we celebrate this great event.

On behalf of the 1.4 million members of the Teamsters Union, I thank you.

Sincerely,

James P. Hoffa  
Teamsters General President

Dear AIL:

Thank you so much for helping launch "Project Union-made," our new online catalogue of US-made services and goods.

Assembling and maintaining such a massive database is a monumental undertaking for our department, and your help is greatly appreciated.

We will take every opportunity to tell union members and the public how your generosity helped bring this new program into being.

Many thanks,

Charles E. Mercer  
Union Label & Service Trades Dept. President

### AMERICAN INCOME LIFE

For over a half century, American Income Life Insurance Company has been meeting union families' life insurance needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

### SPOTLIGHT

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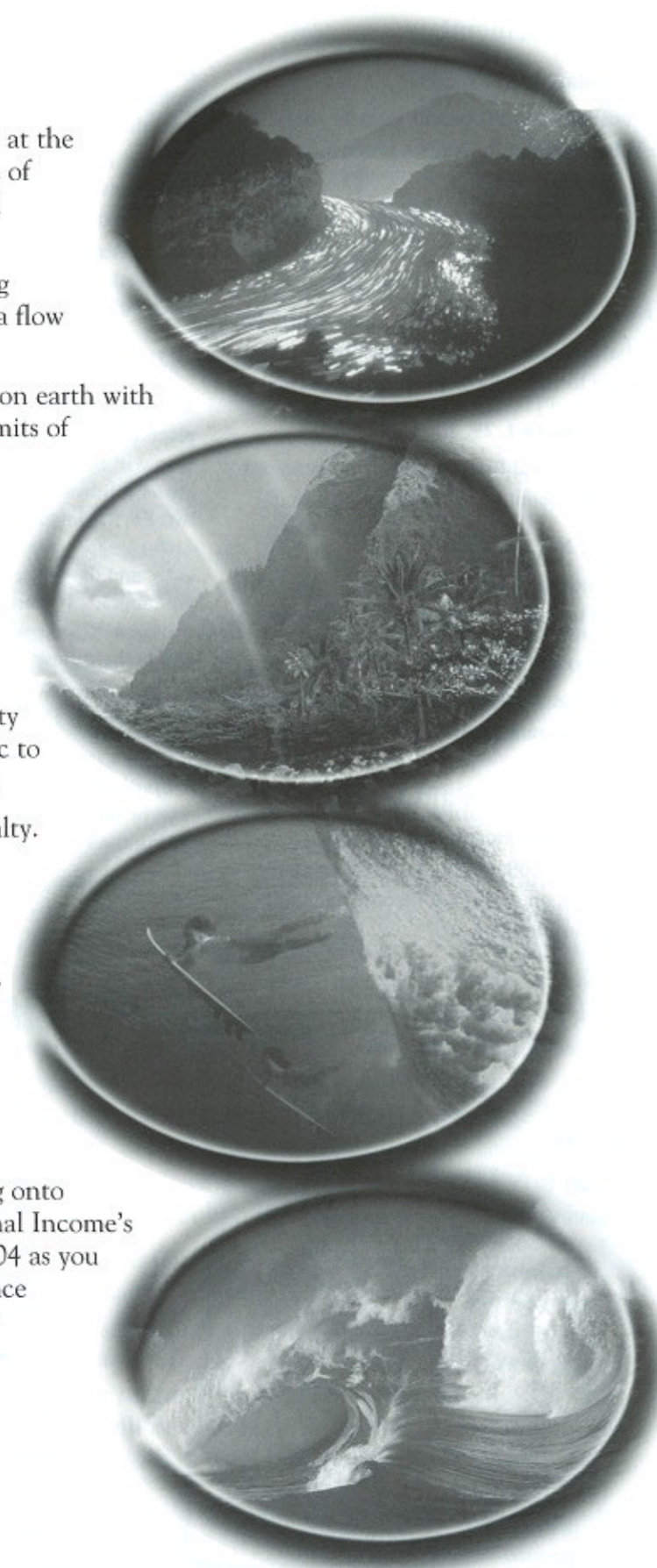
Did you Know...

- \* Hawaii is made up of 137 islands which are situated at the northern tip of the Polynesian Triangle, an expanse of ocean approximately the size of North America and Europe combined.
- \* Hawaii is home to the longest continuously erupting volcano. Kilauea Caldera has been producing a lava flow since January 1983.
- \* From the mountain of Wai'ale'ale, the wettest spot on earth with an average 485 inches of rainfall a year, to the summits of Mauna Kea and Mauna Loa, where there are often blankets of snow, Hawaii has virtually every geographic formation, terrain and climate to be found on Earth.
- \* If you're afraid of snakes, Hawaii is the place for you. Hawaii has no snakes in the wild.
- \* That cultural diversity is what gives Hawaii its unique character. Almost every nation and ethnicity can be found in Hawaii. From food to art and music to customs, it is all represented in one way or another.
- \* Hawaii has the only U.S. city to be founded by royalty.
- \* Hawaii is one of the most geographically isolated, continuously populated spots on Earth.
- \* Hawaii offers more than 300 exciting things to do – ocean adventures, must-see attractions, helicopter tours, award-winning luaus, historical monuments and national parks.

Did you know you could be eligible for a trip to Hawaii?

To discover more about Hawaii and its rich background log onto [hawaii.com](http://hawaii.com) or be a winner in American Income and National Income's *Six-Months Contest*. Join fellow Producers in February 2004 as you embark on a journey of discovery and adventure – experience Hawaii up close and personal. For more details on the *Six-Months Contest*, contact your SGA or log onto [ailife.com](http://ailife.com).

Aloha!



Promoted To Supervising Agent

<b>Kenyon Adams</b> Gleb Ostrovsky Mississippi	<b>Valerie Dawson</b> Eric Giglione New Jersey	<b>Gregory Gibson</b> Ali Shahrak Virginia	<b>Robert Kimball</b> Geneser-Geneser Missouri	<b>Byron Paz</b> Joshua Chalom Ontario	<b>James Stallings</b> Vlad Basov Texas
<b>John Agnew</b> Eric Giglione Pennsylvania	<b>Philip Deans</b> Rick Altig Quebec	<b>Anthony Grant</b> Ali Shahrak Virginia	<b>Shannan Lane</b> Nick Nitkowski Louisiana	<b>David Poole</b> Allan Jennings Alabama	<b>Christian Stanley</b> John Akers Nebraska
<b>Shujah Awan</b> Eric Giglione New Jersey	<b>Terry Dieckmann</b> Mark Hancock Indiana	<b>Maria Guerrero</b> David Cohen California	<b>Rae LaPearl</b> Ali Shahrak Virginia	<b>Celia Questin</b> Rick Altig Hawaii	<b>Karen Stockwell</b> Steve Hartman Arizona
<b>Theresa Baumgartner</b> Rick Altig Saskatchewan	<b>Gregory Drake</b> Geneser-Bitman Illinois	<b>Lewis Hammond</b> Scott Smith Michigan	<b>Joseph Laro</b> Giglione-Brister Massachusetts	<b>Benoit Rheume</b> Rick Altig Quebec	<b>Marsha Toddevans</b> Scott Smith Michigan
<b>Mickey Bozic</b> Scott Smith Illinois	<b>Aleisha Ferreira</b> Guy Rouelle Vermont	<b>Kemie Holmes</b> Scott Smith Michigan	<b>Gavin Linteris</b> Rick Altig Alberta	<b>Claudia Rodriguez</b> Jatoff-Forti California	<b>Robert Ward</b> Geneser-Bitman Illinois
<b>Ronald Caskey</b> Bill Jennings Colorado	<b>Gilbert Franklin</b> Tom Williams Florida	<b>Randall Horne</b> Scott Smith Michigan	<b>Patricia Longenecker</b> James Surace Ohio	<b>Taneaka Rowe</b> Allan Jennings Alabama	
<b>Michael Chesney</b> Geneser-Bitman Illinois	<b>Tony George</b> Geneser-Bitman Illinois	<b>Michael Hufford</b> Steve Hartman Arizona	<b>Jason McArthur</b> Allan Jennings Alabama	<b>Patrick Rowland</b> David Zophin Connecticut	
<b>James Cobb</b> Nick Nitkowski Louisiana	<b>Lauren Geyer</b> Marc Zipper Florida	<b>Lea Hume</b> Ali Shahrak Virginia	<b>Curtis Moody</b> Matt Blumert Maryland	<b>Michael Schultz</b> Geneser-Geneser Kansas	
<b>Derick Davison</b> Eric Giglione New Jersey	<b>Michel Gibbs</b> Eric Giglione New York	<b>Vanessa Kanaan</b> Ramin Kouladji Nova Scotia	<b>Edward Neequaye</b> Geneser-Bitman Illinois	<b>Douglas Skapyak</b> Joseph Manone Wisconsin	

Promoted To General Agent

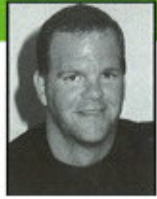
<b>Susan Bergh</b> Eric Giglione New Jersey	<b>Desislava Dimitrova</b> John Akers Nebraska	<b>Arthur Greene</b> Scott Smith Michigan	<b>John Hyman</b> Phillips-Jennings New Mexico	<b>Louis Null</b> Eric Giglione Pennsylvania	<b>Robert Pomerleau</b> Rick Mansfield Maine
<b>Robert Boyer</b> Eric Giglione New Jersey	<b>Marshall Ducote</b> Nick Nitkowski Louisiana	<b>Joseph Heptig</b> Geneser-Geneser Missouri	<b>Kyle Kozel</b> Geneser-Geneser Missouri	<b>Alfred O'Connor</b> Durhon Oldham New York	<b>Michael Rondeau</b> Giglione-Brister Massachusetts
<b>Ronald Cannon</b> Geneser-Bitman Illinois	<b>Terrence Ford</b> Eric Giglione Pennsylvania	<b>Chris Hernandez</b> Scott Smith Illinois	<b>Brock MacKay</b> Allan Jennings Alabama	<b>John Odorzynski</b> John Akers Iowa	<b>Christina Tang</b> Eric Giglione New Jersey
<b>Jason Crenshaw</b> James Surace Ohio	<b>Alec Friedman</b> Tom Williams Florida	<b>Thomas Holstein</b> Geneser-Geneser Missouri	<b>James Meyers</b> Geneser-Bitman Illinois	<b>Anthony Owens</b> Bill Jennings Colorado	<b>Oswald Zaldana</b> David Cohen California
<b>Adam Cruts</b> Geneser-Geneser Missouri	<b>Bryan Gillespie</b> Eric Giglione New York	<b>Denise Howard</b> Matt Blumert Maryland	<b>Elisa Nelson</b> Williams-Williams Georgia	<b>Jeremy Pilotte</b> Geneser-Bitman Illinois	

Promoted To Master General Agent

<b>Edward Clunk</b> Mike Jones Ohio	<b>Patrick Holt</b> John Akers Iowa	<b>Costa Kyriazis</b> Rick Altig British Columbia	<b>Michael Pope</b> James Surace Ohio	<b>Leo Soucy</b> Rick Mansfield Maine	<b>Anthony Thomas</b> Tom Williams Florida
<b>Matt Dworak</b> John Akers Nebraska	<b>Bryan Johnson</b> Geneser-Bitman Illinois	<b>James Lawrence</b> Eric Giglione New Jersey	<b>Karlton Roberts</b> Eric Giglione Pennsylvania	<b>Daman Spicer</b> Geneser-Geneser Missouri	
<b>Roland Fletcher</b> Geneser-Bitman Illinois	<b>Todd Johnston</b> Ramin Kouladji Nova Scotia	<b>Vedran Pipinic</b> Eric Giglione New York	<b>Jason Schломann</b> Eric Giglione New York	<b>Douglas Stewart</b> David Cohen California	



## INDIVIDUAL PRODUCERS



1. Rusty Jewell  
Metairie, LA



2. Sharon Zalut  
Columbus, OH



3. Nadia King  
Santa Rosa, CA



4. David Wang  
Woodridge, IL



5. Timothy Cruise  
Woodridge, IL



6. John Rice  
Concord, CA



7. Dimitri Gailit  
Winnipeg, MB



8. John-Christopher Go  
Los Angeles, CA



9. James Dattilo  
Jacksonville, FL



10. James March  
Irving, TX

## INDIVIDUAL PRODUCERS

All Time Record to Beat

Month: \$51,235 Net ALP **Marlon Underwood**

### July Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
1. Rusty Jewell	\$21,463	86		Rusty Jewell	Nick Nitkowski
2. Sharon Zalut	21,413	97		Keith Zabrocki	Marc Morton
3. Nadia King	20,376	90		Sara Beckley	Altig-Orlovic
4. David Wang	19,967		74.4	David Wang	Scott Smith
5. Timothy Cruise	19,535		78.5	Steven Jakubczak	Scott Smith
6. John Rice	19,126		69.9	John Rice	Jatoft-Foti
7. Dimitri Gailit	18,928	100		Chad Deley	Rick Altig
8. John-Christopher Go	18,516	81		Donna Coffey	David Cohen
9. James Dattilo	17,871		72.2	James Dattilo	Marc Zipper
10. James March	17,562	87		Kent Booze	Vlad Basov
11. Lea Somo	16,954	99		John Baldo	Giglione-Brister
12. Terry Sullivan	16,814	88		Terry Sullivan	Geneser-Geneser
13. Rachel Arenas	16,343	90		Ryan Stenglein	Rick Altig
14. Marlon Underwood	16,154		67.9	Marlon Underwood	Scott Smith
15. Matthew Wolfanger	16,112		83.2	Paul Rumbuc	Durhon Oldham
16. Gaurang Pandya	15,792		74.5	Margaret Harrison	Joshua Chalom
17. Robert Ulreich	15,599		85.6	Roger Johnson	Jatoft-Foti
18. Roy Glover	15,577	99			Shashi Parekh
19. Tim Molitor	15,543	92		Tracy McNallan	Rick Altig
20. Gerardo Leon	15,462	100		Kent Booze	Vlad Basov

▲ Percentage of Net to Gross

All Time Record to Beat

Year: \$277,779 Net ALP **Marlon Underwood**

### YTD Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
* 1. Rusty Jewell	\$186,752	86		Rusty Jewell	Nick Nitkowski
* 2. David Wang	145,124		74.4	David Wang	Scott Smith
* 3. Timothy Cruise	126,101		78.5	Steven Jakubczak	Scott Smith
* 4. Marlon Underwood	114,415		67.9	Marlon Underwood	Scott Smith
* 5. James Dattilo	104,394		72.2	James Dattilo	Marc Zipper
* 6. Matthew Wolfanger	101,037		83.2	Paul Rumbuc	Durhon Oldham
* 7. Russell Morris	91,285		83.9		Marc Zipper
* 8. Ruben Soberanes	89,402		69.4	Doreen Ryan-Foti	Jatoft-Foti
* 9. Michael Nowak	85,789	88		Jim Bianchi	Durhon Oldham
* 10. Jinzhou Zhao	84,961		88.1	Rob Hay	Rick Altig
11. Samuel Christmas	83,538		72.5	Kevin Khadvivan	Scott Smith
12. Stefan Reynolds	82,834		74.8	Lawrence Hauck	Steve Friedlander
13. Robert Ulreich	82,603		85.6	Roger Johnson	Jatoft-Foti
14. Karen McQuoid	81,722	97		Lawrence Hauck	Steve Friedlander
15. Allan Gilbert	81,518		70.4	Denise Gilbert	Scott Smith
16. Jennifer Baron	81,106		76.8	William Cook	Tom Williams
17. Mary Ann Gaelic	79,218		74.1	Lawrence Hauck	Steve Friedlander
18. Gaurang Pandya	77,387		74.5	Margaret Harrison	Joshua Chalom
19. Nanda Duraisami	77,333		84.9	Bill Hayer	Rick Altig
20. Scott Remmey	76,997		82.9	Jeffrey Dinocento	Eric Giglione

▲ Percentage of Net to Gross



**MONETARY DONATIONS**

**American Income & National Income**

- Contributed \$500 to D.C. Friends of Ireland for the 2003 Belfast Children's Summer Program.
- Contributed \$500 to the Halifax Labour Day Planning Committee.
- Donated \$500 to the United Association of Journeymen & Apprentices of the Plumbing and Pipefitting Industry.

**Rick Altig Agency**

- Gave \$200 to the Kingston Labour Day fund.
- Contributed \$250 to the Saskatchewan Provincial Building Trades Association.
- Donated \$410 to Local 71's Dad's Golf Tournament.
- Contributed \$500 to the Washington State Building Trades scholarship.
- Gave \$450 for the *On Course for Courage* program.
- Gave \$400 to the Fondation de lecole Horizon-Soliel.
- Donated \$300 to the Paris Landing Conference.
- Contributed \$200 to the CJA Local 247 picnic.
- Contributed \$150 to the Alberta Regional Council of Carpenters.

- Contributed \$200 to the Northwest Oregon Labor Council picnic.
- Gave \$200 to the VFW patient family housing fund.
- Donated \$250 to the London Labour Council.
- Gave \$250 to the Waterloo Regional Labour Council.
- Donated \$100 to the North Bay Labour Council.
- Donated \$500 to the Ottawa District Labour Council.
- Contributed \$250 to the Firefighters' Golf Tournament.
- Contributed \$400 to the IBT Joint Council 35 Charity Golf Tournament.

**Mike Jones Agency**

- Donated \$2,000 to be a sponsor of the United Way and Labor Golf Outing.

**Guy Rouelle Agency**

- Gave \$100 to the Vermont Fire Cadets Academy scholarship program.
- Donated \$100 to an injured local firefighter.

**Total \$8,710.00**

**OTHER DONATIONS**

**Rick Altig Agency**

- Donated prizes to the USWA 7619 Golf Tournament.
- Participated in the Building Trades Dad's Tournament.
- Contributed prizes to the USWA District.
- Participated in the UFCW 555 Golf Tournament.
- Participated in the IBT 328 Golf Tournament.

**Mike Jones Agency**

- Danted 600 lbs. of food to the Labor Bank on behalf of the Letter Carriers Local 700.

**Guy Rouelle Agency**

- Donated a carload of canned goods and food to an injured local firefighter.

**A Quality View  
Producers One on One**

Many people and experts can offer advice on submitting quality business, but no advice is as valuable as that which comes from your peers. Your peers are an excellent source of information. They have been there, done that, so to speak, and will often times let you know what works and what doesn't. Let's take a look at what these two outstanding Producers had to say about submitting quality business.



**Lance Brown**

Individual Producer  
David Cohen Agency  
83.3 Percent Retention

"I have been in the insurance industry for about 12 years. I have been with American Income for five. I came to ALL because of the lead potential, the income potential and the freedom they offered me as a Producer. This has been an outstanding opportunity, and a choice I am glad I made.

A typical day for me involves making phone calls in the morning where I handle all of my customer service issues like lapses, problems and corrections. In the afternoons, I usually try to make about five to seven appointments in the field.

As for business quality, I believe it starts the moment I step out into the field. Once you are in someone's home, you have to start building trust and developing a relationship. You also have to make yourself available to discuss an array of topics. If you show an interest in your prospects then they will show an interest in you. It is all about give and take just like in any other relationship. After the relationship is established, servicing that business is the next natural step.

Customer service and follow-up are key. This is why I devote most of my mornings to making phone calls. Keeping the channels of communication open leads to business longevity and referrals. Personal one-on-one contact every three to six months is important as well. When you are continuously focusing on service, you are less likely to lose a customer.

The advice I would give new Producers just starting out is, work, work, work. If you don't spend the time in the field it just won't happen. Also, remember to stay in touch with your clients and follow-up on everything."



**Jinzhou Zhao**

Individual Producer  
Rick Altig Agency  
88.1 Percent Retention

"I organize my week based on the 4/2/1 plan. What this means is that I spend at least four days in the field, two days making calls and setting up appointments, and one day I focus on customer service.

I believe customer service merits some focus and attention because that is what keeps your customers from lapsing, or cancelling. What I like to do is watch the weekly reports. For me, this is the best way to keep track of my customers. If I notice a problem, I call to help that client find the right solution for them.

A Producer's primary concern should always be his or her customer, and filling that customer's needs. When you make the right fit to begin with, you are less likely to see cancellations. From a quality stand point, fitting the client's needs should always be a top priority.

American Income has offered me a unique opportunity. When no one else would hire me, Mr. Rapoport did. He also told me I was going to be successful. If I were to tell a new Producer, just starting out, what it takes to be successful, I would tell them to be persistent, set realistic goals and never miss a bonus. Being a little disciplined and a lot hard working never hurts either."



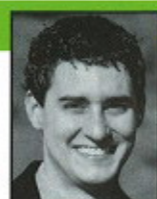
## SUPERVISING AGENTS



1. Mary Ann Gaelic  
Auckland, NZ



2. Patty Esparza  
Denver, CO



3. Jarrod Taylor  
Chattanooga, TN

**All Time Record to Beat**  
Month: \$43,409 1st Yr. **Gino Tanzif**

**All Time Record to Beat**  
Month: \$50,606 Net ALP **Chad Roehrs**

### July Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Mary Ann Gaelic	\$29,295	\$41,736	96		3	Lawrence Hauck	Steve Friedlander
2. Patty Esparza	20,642	22,377	91		3	Joshua Goodman	Bill Jennings
3. Jarrod Taylor	18,170	19,722	92		3	Matthew Wood	Rick Altig
4. Dustin Venekamp	17,553	24,382	96		3	Gregory Krier	Rick Altig
5. Dale Cheney	16,073	20,024		83.2	4	Michael Hanson	Altig-Martyn

**All Time Record to Beat**  
Month: \$142,726 1st Yr. **Vladimir Opra**

**All Time Record to Beat**  
Month: \$237,992 Net ALP **Vladimir Opra**

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Mary Ann Gaelic	\$94,823	\$176,777	96		3	Lawrence Hauck	Steve Friedlander
2. Stefan Reynolds	71,851	131,456	97		2	Lawrence Hauck	Steve Friedlander
3. Todd Kubes	44,693	91,596	83		1	Sara Beckley	Rick Altig
4. Cassandra Baryk	39,000	68,407	85		2	Eric Guinn	Ali Shahrak
5. Allan Gilbert	35,090	118,208	83		5	Thomas Reddoch	Scott Smith

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have one First Year Agent coded and meet all production requirements.

## GENERAL AGENTS



1. Robert Morrison  
Kanata, ON



2. Peter Athas  
Ridgeland, MS



3. Shannon Richardson  
Swansea, IL



4. Robert Dunn  
Columbus, OH



5. Elaina Bosco  
Ft. Lauderdale, FL

**All Time Record to Beat**  
Month: \$102,403 1st Yr. **Eric Neal**

**All Time Record to Beat**  
Month: \$111,262 Net ALP **Eric Neal**

### July Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
1. Robert Morrison	\$67,528	\$67,528	89		15	Timothy Simpson	Rick Altig
2. Peter Athas	44,579	54,438		71.5	7	Samuel James	Gleb Ostrovsky
3. Shannon Richardson	42,430	44,939		73.0	6	Joshua Robinson	Geneser-Bitman
4. Robert Dunn	40,183	40,849	95		6	Keith Zabrocki	Marc Morton
5. Elaina Bosco	35,266	42,514		75.8	6	William Cook	Tom Williams
6. Barry Dillah	33,860	39,960		69.8	7	David Hausman	Eric Giglione
7. Chris Hernandez	32,705	44,011		71.6	5	James Beck	Scott Smith
8. Jerald Muhammad	28,612	36,468		74.0	5	Gregory Partee	Vic Hancock
9. Mark Reddington	28,581	37,313		69.4	4	Paul Rumbuc	Durhon Oldham
10. David Raymond	27,476	29,357	93		4	Joseph Diecedue	Nick Nitkowski

**All Time Record to Beat**  
YTD: \$489,120 1st Yr. **Eric Neal**

**All Time Record to Beat**  
YTD: \$864,620 Net ALP

### YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
*1. Robert Morrison	\$182,498	\$182,498	89		15	Timothy Simpson	Rick Altig
*2. Lori Boynton	172,479	172,479		74.6	4	Gary Williams	Rick Altig
*3. Shannon Richardson	170,158	217,132		73.0	6	Joshua Robinson	Geneser-Bitman
*4. Mark Reddington	168,383	211,040		69.4	4	Paul Rumbuc	Durhon Oldham
*5. Benjamin Gibbs	166,084	209,564	79		2	Roland Fletcher	Geneser-Bitman
6. Peter Athas	155,367	213,589		71.5	7	Samuel James	Gleb Ostrovsky
7. Tracey Johnston	147,836	172,208	78		7	Patrick Shehan	Geneser-Geneser
8. Kevin Leonard	145,769	213,651		68.3	3	Marlon Underwood	Scott Smith
9. Elaina Bosco	139,161	199,408		75.8	6	William Cook	Tom Williams
10. Eric Tuttobene	137,337	197,256		72.2	3	Paul Rumbuc	Durhon Oldham

General Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have two First Year Agents coded and meet all production requirements.



## Founder's Club

Established in the 1980s in honor of Mr. Bernard Rapoport, American Income's founder, the Founder's Club recognizes those Individual Producers and Public Relations Representatives who consistently distinguish themselves as true leaders and outstanding achievers. This club has just recently been re-instated due in large part to its popularity. Below are the revised qualifications for the 2003 Founder's Club.



### Individual Producers

- ◆ Produce \$10,000 of Net ALP for four consecutive months with a 76 percent retention rate.
- ◆ Must have eight full months of tenure as an active Producer.

### Public Relations Representatives

- ◆ For four consecutive months, generate 2,200 lead cards per month.

OR

- ◆ Submit nine TGs (groups)\* per month for four consecutive months with a combined minimum of 5,500 members per month.

\* Groups must have a minimum of 50 members and have a three percent response rate before it will count as a group towards qualification.

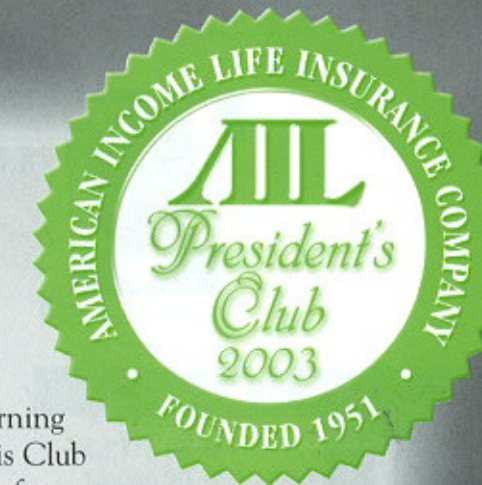
### Qualifiers Receive

- ◆ A Founder's Club ring upon first time qualification.
- ◆ Subsequent qualifications a diamond will be added to the ring or the qualifier can request a ring for their spouse.

Founder's Club qualifiers will be listed in *Spotlight* quarterly. For more information on the Founder's Club, contact your SGA.

## President's Club

Established in January of this year, the President's Club recognizes those Individual Producers and Public Relations Representatives who commit themselves, year after year, to turning in not only quantity but quality business. The qualifiers of this Club will also be recognized at convention for their outstanding performances throughout the year. Below are the qualifications for the 2003 President's Club.



### Individual Producers

- ◆ Produce \$100,000 of Net ALP in the calendar year with an 80 percent retention rate as of Dec. 31, 2003.
- ◆ Must have eight full months of tenure as an active Producer.

### Public Relations Representatives

- ◆ Generate 24,000 lead cards in a calendar year.

OR

- ◆ Obtain 96 TGs (groups)\* plus have 12,000 cards.

\* For a group to count towards qualification, the group must have a 50 member minimum and have a three percent return with a minimum of 10 cards.

### Qualifiers Receive

- ◆ First time qualifiers will receive a President's Club ring and \$1,000.
- ◆ Subsequent qualifications a diamond will be added to the ring or the qualifier can request a ring for their spouse plus the qualifier will receive \$1,000.
- ◆ Qualifiers will be eligible to come in one day early to convention.

President's Club qualifiers will be listed in the February 2004 *Spotlight*. For more information on the President's Club, contact your SGA.

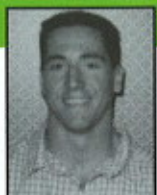




1. Steven Greer  
Rochester, NY



2. Paul Rumbuc  
Rochester, NY



3. Jim Bianchi  
Rochester, NY



4. Brian Quinn  
Kansas City, MO



5. Lawrence Hauck  
Auckland, NZ

July Production

All Time Record to Beat  
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat  
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Steven Greer	\$98,081	\$114,366		75.9	11	Durhon Oldham
2. Paul Rumbuc	97,502	187,912		73.4	15	Durhon Oldham
3. Jim Bianchi	86,670	105,015		70.8	10	Durhon Oldham
4. Brian Quinn	84,579	93,093	87		13	Geneser-Geneser
5. Lawrence Hauck	84,387	94,770		72.0	8	Steve Friedlander
6. Steve Foti	74,370	121,795		70.0	17	Jatoff-Foti
7. Nickolay Gusev	74,313	82,603		72.2	15	Vlad Basov
8. Bill Hayer	74,180	75,437		73.0	8	Rick Altig
9. David Iriye	73,193	98,157		68.5	23	David Cohen
10. Kevin Khadivian	65,832	95,084		69.1	14	Scott Smith

All Time Record to Beat  
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat  
YTD: \$2,127,959 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$748,859	\$1,226,059		73.4	15	Durhon Oldham
* 2. Steven Greer	584,364	668,588		75.9	11	Durhon Oldham
* 3. Leslie Taylor	517,682	599,525		67.0	11	Geneser-Bitman
* 4. Lawrence Hauck	495,914	575,879		72.0	8	Steve Friedlander
* 5. David Iriye	468,027	530,634		68.5	23	David Cohen
6. John Baldo	418,180	488,439	80		15	Giglione-Brister
7. Ronald VanWoesik	415,241	477,313		69.2	12	Vlad Basov
8. Steve Foti	367,859	635,313		70.0	17	Jatoff-Foti
9. Jim Bianchi	355,592	445,486		70.8	10	Durhon Oldham
10. John McCreary	323,759	404,475		67.9	13	Furer-Whittinghill

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

# \$Show Me the Money\$

## Retention Bonus\*

Qualifier	SGA	Bonus Amount
Timothy Cruise	Scott Smith	\$3,711.68
David Wang	Scott Smith	\$3,394.43
Matthew Wolfanger	Durhon Oldham	\$3,222.50
Robert Ulreich	Jatoff-Foti	\$3,119.93
John Rice	Jatoff-Foti	\$3,060.29
James Dattilo	Marc Zipper	\$3,038.13
Scott Remmey	Eric Giglione	\$2,858.62
Anthony Christman	Gary Bleier	\$3,737.78
Gaurang Pandya	Joshua Chalom	\$2,684.64
Al-Karim Walji	Rick Altig	\$2,615.78

Total Retention Bonus Paid Out: \$550,946.72 497 Producers Qualified

## Leadership Bonus\*

Qualifier	SGA	Bonus Amount
Jim Bianchi	Durhon Oldham	\$9,671.24
Paul Rumbuc	Durhon Oldham	\$8,495.39
Lawrence Hauck	Steve Friedlander	\$8,483.30
Steven Greer	Durhon Oldham	\$7,157.25
Bill Cook	Tom Williams	\$6,257.89
Jason Mollo	David Zophin	\$4,842.27
David Iriye	David Cohen	\$4,735.33
Nick Gusev	Vlad Basov	\$4,553.14
Keven Khadivian	Scott Smith	\$4,461.23
Steve Foti	Jatoff-Foti	\$4,280.35

Total Leadership Bonus Paid Out: \$165,718.04 90 Managers Qualified

## PR Bonus\*

Qualifier	SGA	Bonus Amount
Rona Pileggi Spano	Scott Smith	\$4,409.46
Leo VanDenBussche	Rick Altig	\$2,250.90
Joseph Galusha	Durhon Oldham	\$2,234.21
Richard Meshulam	David Cohen	\$1,962.90
Robin Andrade	Giglione-Brister	\$1,681.38
Laurie Onasch	Joseph Manone	\$1,525.97
Brenda DiSomma	Eric Giglione	\$1,456.33
John Wilkinson	Geneser-Bitman	\$1,444.63
Parminder Sihota	Rick Altig	\$1,440.00
David Blaisdell	Rick Altig	\$1,128.24

Total PR Bonus Paid Out: \$32,262.12 41 PR Reps Qualified

\* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



# Introducing American Income's Lump Sum Cancer Insurance Plan

No one is immune to critical illness. That is why American Income developed the Critical Illness plan. In addition to that plan, we have also developed a Cancer plan. Of those individuals afflicted with critical illness, more than half have been diagnosed with cancer. In fact, more than one million people will be diagnosed with cancer this year alone. To find out more about why this particular coverage is so vital, read on.

*If you or a family member is diagnosed this week with internal cancer or malignant melanoma, are you financially prepared? Do you know what types of expenses you will face?*

### What expenses will you face after a cancer diagnosis?

#### Medical Costs

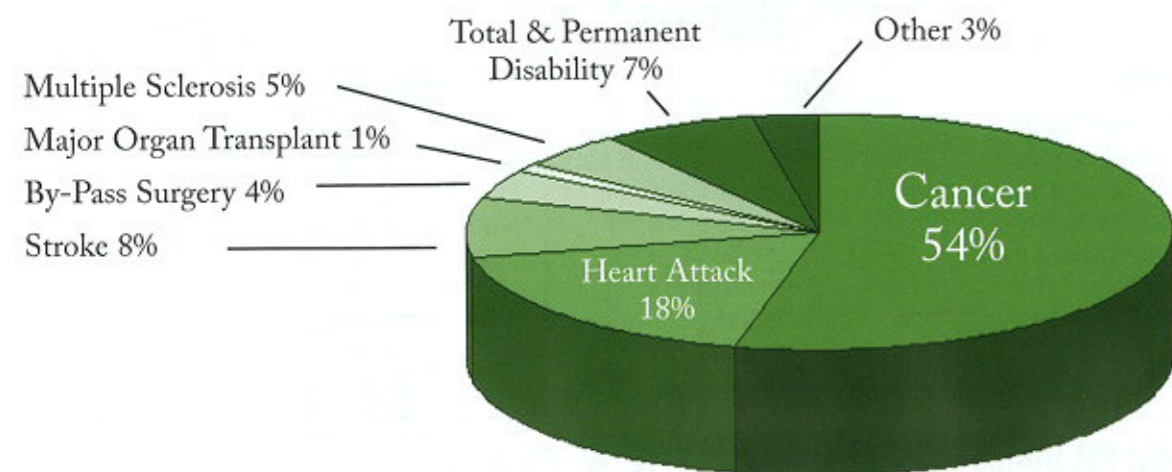
Second/third opinions  
Cancer center treatments  
Hospital copayments/deductibles  
Surgeon/anesthesiologist fees  
Radiation/chemotherapy costs  
Outpatient treatment  
Cosmetic/reconstructive surgery

#### Non-medical Costs

At home recovery care  
Lost wages  
Mortgage/car payments  
Credit card problems  
Child care  
Travel expenses  
Out-of-town lodging if treatment is in another city

*What are the odds that you or a family member will be diagnosed with cancer? For men, it is a one in two lifetime risk; for women, it is a one in three risk.*

*Consider this sobering statistic: for every 100 claims submitted for critical illness, 54 of them will be cancer related.*



Sources: American Cancer Society 2002  
Health Care Study Group 2000

# Our Solution. Lump Sum Cancer Insurance

American Income's Lump Sum Cancer plan is a limited benefit policy that provides for first diagnosis of cancer that first manifests itself after a 30-day waiting period. Upon written proof of the insured's first diagnosis, the policy pays a one-time lump sum benefit amount. The cash benefit is paid directly to the policyholder, who decides how to use the money. A covered person is limited to only one first diagnosis benefit. Coverage terminates upon payment of the benefit amount.

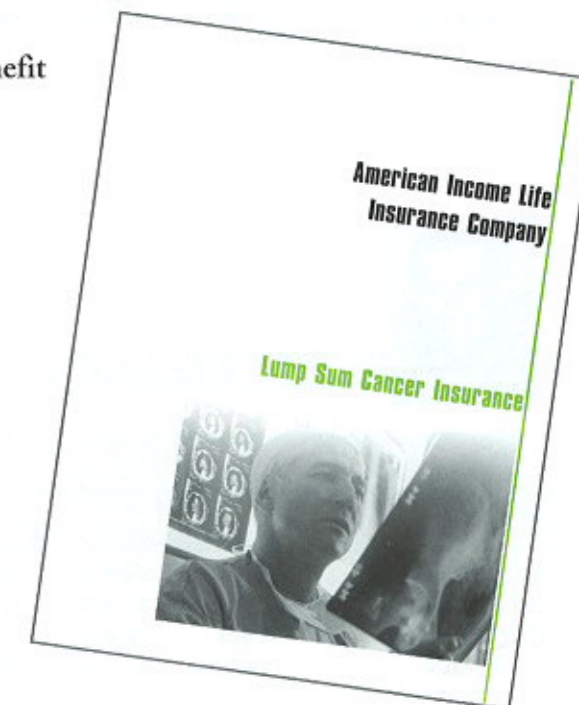
### Policy Features:

- ◆ Choice of cash benefit amount: \$10,000, \$25,000 or \$50,000
- ◆ Issue ages 18 to 64
- ◆ Policy covers leukemia, Hodgkin's disease and forms of malignant growth positively diagnosed as cancer (Note: The following conditions are not considered cancer for the purposes of this policy. Skin cancer, carcinoma in situ, Stage I of Hodgkin's disease, Stage A prostate cancer and melanoma diagnosed as Clark's Level I or II)
- ◆ Benefits are paid directly to the policyholder unless otherwise indicated
- ◆ The policyholder decides how to use the money
- ◆ No physical exam required – a few health questions determine if you qualify
- ◆ No hospitalization required to receive benefits – only pathological proof of cancer is required
- ◆ Pays in addition to any other insurance
- ◆ Guaranteed renewable to age 80 or upon payment of benefit
- ◆ Benefit reduces by one-half at age 65
- ◆ Policy cannot be cancelled as long as premiums are paid on time
- ◆ Rates cannot be increased on an individual basis
- ◆ Choice of individual, single parent or family coverage

Available in states marked with an "X."

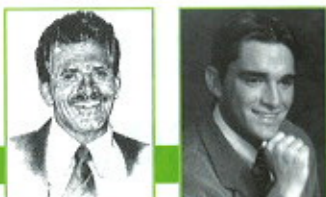
AL	X	FL	▼	ME	X	NH		PA	X	VI	▼
AK	X	GA		MD	▼	NJ		PR		WA	X
AZ	X	HI	▼	MA		NM	X	RI	▼	WV	X
AR	X	ID	X	MI	X	NY		SC	X	WI	▼
CA	▼	IL	X	MIN	▼	NZ	X	SD	X	WY	X
CN <sup>1</sup>	X	IN	X	MS	X	NC	X	TN	X		
CO	X	IA	X	MO	X	ND	X	TX	X		
CT	X	KS	▼	MT	▼	OH	X	UT	X		
DE	▼	KY	▼	NE	X	OK	X	VT	▼		
DC	X	LA	X	NV	X	OR	X	VA			

\* Except PQ      ▼ Pending



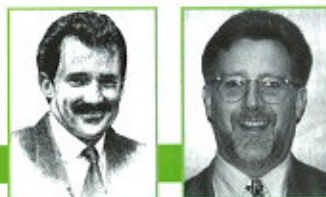


## STATE GENERAL AGENTS



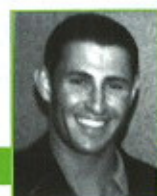
Larry Geneser & Brandon Geneser

Category I	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Geneser-Geneser	\$330,101	\$123,600	267	\$395,519	80		\$1,726,251	\$865,200	200	\$2,188,751
Rick Altig	1,127,903	596,400	189	1,789,245		68.4	6,141,958	4,174,800	147	9,906,052
Durhon Oldham	297,183	164,400	181	437,611		74.2	1,671,223	668,400	250	2,323,329
Vlad Basov	189,797	123,600	154	255,509		70.0	884,766	865,200	102	1,256,099
David Cohen	253,151	192,000	132	410,230		71.0	1,278,875	1,344,000		2,111,658
Jatoft-Foti	192,096	180,000	107	358,215		68.6	1,078,676	1,260,000		1,962,992



Eric Giglione & David Brister

Category II	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Giglione-Brister	\$159,600	\$96,000	166	\$170,156		72.5	\$1,177,244	\$672,000	175	\$1,277,648
Tom Williams	126,357	84,000	150	210,526		67.8	565,974	588,000		1,253,616



David Zophin

Category III	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
David Zophin	\$97,961	\$68,400	143	\$127,280		80.5	\$407,884	\$478,800		\$619,689
Joseph Manone	87,881	68,400	128	176,015		73.0	443,116	478,800		1,055,433
Marc Morton	84,637	68,400	124	140,230		70.0	635,734	478,800	133	980,338
Vic Hancock	71,656	68,400	105	113,900		67.5	463,307	478,800		703,682

## STATE GENERAL AGENTS



Steve Friedlander

Category IV	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Steve Friedlander	\$122,899	\$56,400	218	\$153,363		72.0	\$782,445	\$394,800	198	\$1,028,968
Bill Jennings	111,567	56,400	198	164,619		70.1	648,861	394,800	164	892,531



Marcellus Adams

Category V	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Marcellus Adams	\$62,105	\$44,400	140	\$67,192		70.9	\$384,501	\$310,800	124	\$401,869



Rick Altig & Ilija Orlovic

Category VI	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Altig-Orlovic	\$52,953	\$44,000	120	\$57,762	85		\$176,487	\$132,800	133	\$214,693



## Public Relation – Ships



FROM THE DESK OF:  
**Larry Strong**  
Senior Vice President  
of Marketing

**“American Income Life is dedicated to the proposition of serving and protecting families.”**

When was the last time someone asked you what you did for a living? Chances are it has been awhile, but probably not as long as the last time you were asked, “Why do you do that for a living?”

I believe the “why” behind the “what” is critical to the very process of achieving success. More important, our belief system in “why” we do what we do fuels our desire to continue with what we do. The financial rewards we reap for successfully executing our mission – in this case as PR Representatives it is generating leads – may be fulfilling, but real lasting and meaningful success is driven by a higher purpose.

American Income is dedicated to the proposition of serving and protecting families. Too often, we lose sight of the reality that the manifestation of a lead, first conceived by your relationship building skills, is what bridges the Company to this commitment. If this is not a noble enough cause to “get excited” about, let’s take a quick second to remind ourselves how we effectively meet this proposition each and every day.

As a PR Representative for American Income, *a lot* of people are counting on you, and your dedication to going out and sharing our story with local labor unions and credit unions throughout the country. Your SGA’s ability to build and continue to grow your Agencies is directly impacted by your ability to establish and maintain successful relationships which ultimately produces leads. In turn, your lead production positions us to deliver our products and services through to the other half of our field force – our Producers.

The dreams of countless thousands have become reality through “opportunity unlimited.” Most recently, the testimony of the Producer of the year, Marlon Underwood, at our convention in Orlando reminded us, once again, how lives can be positively transformed through a relationship with American Income Life.

Make no mistake about the role you play as a PR Representative. You are not here to serve in the rear doing some menial duty. The front line is where you will be found, presentation in hand and TG at ready. Your continued commitment to the process of building relationships and producing leads is what ensures that future lives will be changing for the better – a noble cause indeed!

## STRIKE!

This article was provided by George Farenthold, NILICO Public Relations. We all can learn a great deal from others, and here is what George had to say about helping striking union members in his community.

A famous personal coach said it best, “The quality of your life and your work will be based on the quality of the questions you ask yourself?” What questions come to mind when you hear the word *strike*?

Those of us who have spent our adult lives in the labor movement know if there ever was a taboo word it would be *strike*. Forget about the obvious questions about the military, bowling, baseball or even venomous snakes. What we need to talk about is a union work stoppage. A *strike* relates to us, and our friends in labor. Knowing this, what kinds of questions does this bring to mind for our American Income and National Income field forces?

Let’s start with some shared basic principles: friendship, justice and opportunity. If we are truly the friend of labor we promote, then it stands to reason, if a friend is hurting, we go to their aid. The age old labor maxim is, “*An injury to one is an injury to all.*”

As a friend, a vendor and a representative of labor, *strike*, to me, means it is time to really go to work! Most of us in the modern labor movement would say it is campaign time, or rather it is time to take action. So, for me, the immediate question becomes, “What can we do now to help our friends on strike?”

The obvious thing to do is show our visible support and join the picket line. However, true support should be more than just visible. Bring bottled water, bring an attitude of support, listen, walk and talk. This is your time to make a really important impression. Listen to these members. Understand their issues, get to know the reasons these individuals voted to stop working! I assure you it was a gut-wrenching decision for them. This is a time to empathize and be compassionate. This is the time to clean up and clear out the SGA’s food bank. Maybe not all of it, but get some canned food to the picket line. Someone could probably use it, and someone else will know you care. Don’t worry about who or when, just bring it and leave it with the leadership.

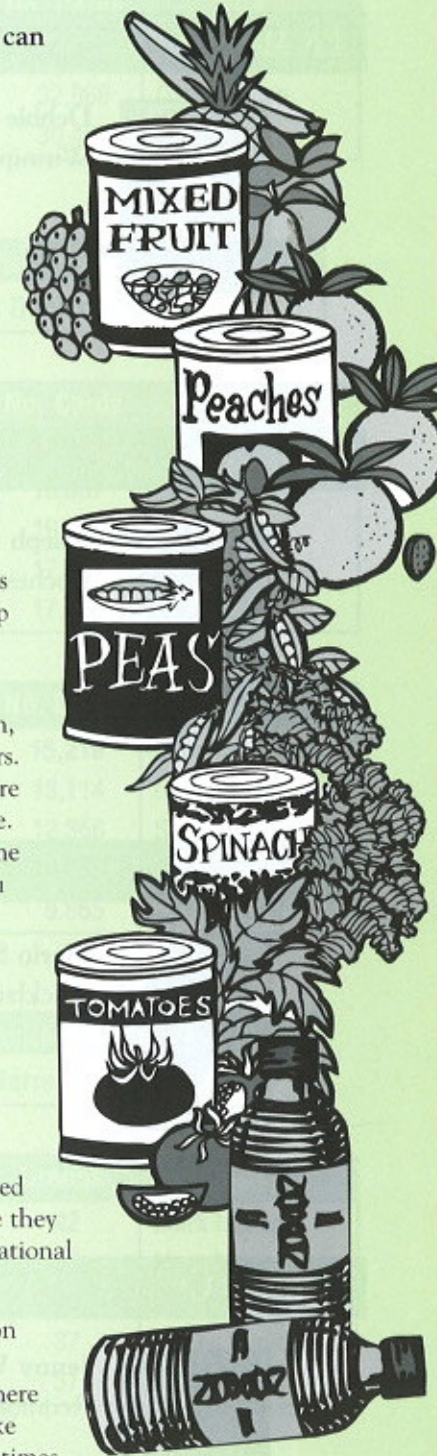
Once you have identified the leader, find out what else they need and what they want. Want and need are two very important words but different things entirely. Make the distinction and, whatever it takes, help them get what they need. If you can, maybe you can help with their wants, but be practical.

***You can do something. Don’t delay. Do it today an important relationship is at stake if you don’t!***

At our Agency’s monthly meeting, I take advantage of that time to remind our Producers we need to increase food bank contributions, and I invite them to the next strike event. I can only hope they too will join in and show up on the line, but if they don’t that is okay too because they know National Income’s Public Relations forces will be there on their behalf.

I also take the opportunity at our monthly meeting to ask for monetary donations. Any donation will help feed striking families another week and maybe the week after that. We provide these donations under the auspices of the local union and the central labor council, but they know where it comes from – real brothers and real sisters standing strong together for justice on the job. Take them, and your job, to heart. We need them more than they need us, but this is one of the few times you can remind them you really are on their side.

***I love to help these folks because they are my folks – they are your folks. Go now. Go to work and help somebody. What career could be any better?***





PR Manager



Debbie Enstedt  
Winnipeg, MB

Category A:



Joseph Galusha  
Rochester, NY



Leo VanDenBussche  
Winnipeg, MB

Category B:



Mario Soljan  
Auckland, NZ



Laurie Onasch  
Menomonee Falls, WI

Category C:



Jenny Williams  
Redmond, WA



Susan Fuldauer  
Indianapolis, IN

July Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	26,470	Rick Altig
2. George Farenthold	10,097	Durhon Oldham
3. Charles Hill	3,580	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Joseph Galusha	8,787	Durhon Oldham
2. Leo VanDenBussche	8,346	Rick Altig
3. Robin Andrade	6,484	Giglione-Brister
4. Rona Pileggi Spano	3,667	Scott Smith
5. George Farenthold	2,756	Durhon Oldham

Category B	No. Cards	SGA
1. Mario Soljan	3,260	Steve Frieidander
2. Laurie Onasch	2,598	Manone & Altig
3. Anne Bowyer	1,864	Akers & Altig
4. Irene Rurycz	1,791	James Surace
5. Malka Arony	1,539	Steve Hartman

All Time PR Group Production Record

Month: 125 groups **Darrell Dorey**

Category C	Groups	SGA
1. Jenny Williams	13	Rick Altig
2. Susan Fuldauer	11	Mark Hancock
2. Jaime Midtbo	11	Phillips-Jennings
3. Becky Cutler	10	Bill Jennings
3. Kenneth Lett	10	Allan Jennings

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	149,689	Rick Altig
*2. Richard Meshulam	32,868	David Cohen
3. Charles Hill	30,424	Jatoft-Foti

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Rona Pileggi Spano	27,033	Scott Smith
*2. Richard Meshulam	19,837	David Cohen
*3. Brenda DiSomma	19,219	Eric Giglione
4. Al Wall	17,861	Joshua Chalom
5. David Blaisdell	17,466	Rick Altig

Category B	No. Cards	SGA
*1. Laurie Onasch	15,216	Manone & Altig
*2. John Wilkinson	13,114	Geneser-Bitman
*3. Malka Arony	12,366	Steve Hartman
4. Brenda Swecker	10,658	Chris Lafond
5. Irene Rurycz	9,885	James Surace

All Time PR Group Production Record

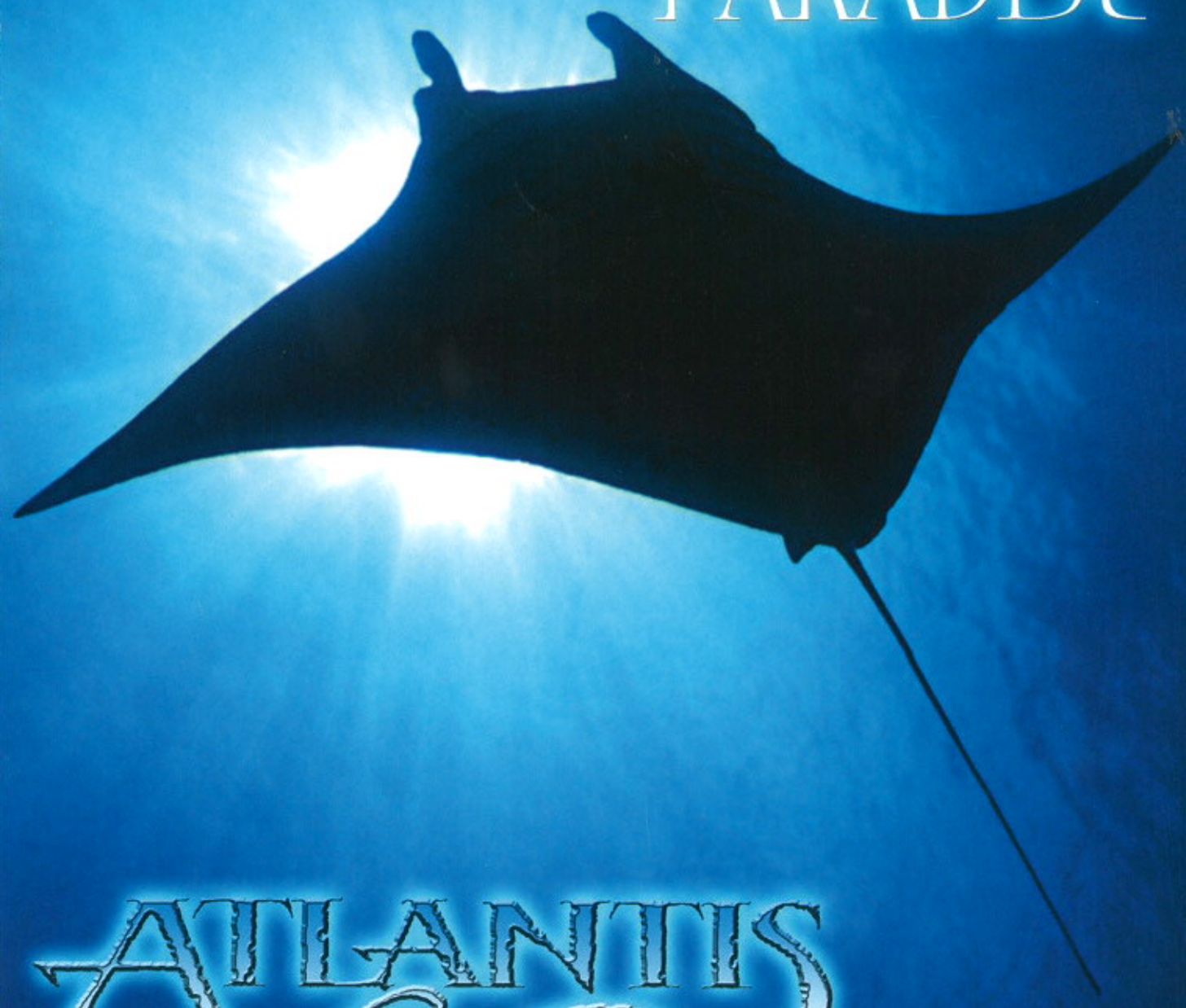
YTD: 514 groups **Darrell Dorey**

Category C	Groups	SGA
*1. Susan Fuldauer	42	Mark Hancock
*1. Donald Spohn	42	Marc Morton
*2. Becky Cutler	40	Bill Jennings
3. Richard Case	37	James Surace
3. Kenneth Altizer	37	Marc Morton

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*



# DISCOVER PARADISE



## ATLANTIS

PARADISE ISLAND, THE BAHAMAS

JUNE 3-6, 2004





## Qualifiers

Rona Pileggi Spano	\$4,409.46
Leo VanDenBussche	\$2,250.90
Joseph Galusha	\$2,234.21
Richard Meshulam	\$1,962.90
Robin Andrade	\$1,681.38
Laurie Onasch	\$1,525.97
Brenda DiSomma	\$1,456.33
John Wilkinson	\$1,444.63
Parminder Sihota	\$1,440.00
David Blaisdell	\$1,128.24
Susan Fuldauer	\$963.70
Mario Soljan	\$910.28
Becky Cutler	\$767.93
Robin Denham	\$717.00
Jacqueline deVooght	\$679.91
Brenda Swecker	\$603.84
Anne Bowyer	\$505.00
Irene Rurycz	\$500.67
Frances Christie	\$491.48
George Farenthold	\$468.81
Cheryl Cook	\$461.80
Erica Dalager	\$366.70
Lou Nell Busby	\$365.40
Jennifer Opra	\$356.29
Shannon Walker	\$354.47
Jaime Midtbo	\$350.06
Jenny Williams	\$334.40
Joseph Ward	\$328.40
Kerri-Ann Tumbarello	\$322.20
Al Wall	\$321.69
Vivian Dwyer	\$318.20
Malka Arony	\$317.80
Mark Gagliardi	\$258.21
Donald Spohn	\$251.91
James Tasker	\$223.83
Susan Kelleher	\$219.78
Kenneth Altizer	\$202.50
Cynthia Lebrun-Yaffe	\$198.00
John Molina	\$195.48
Robert Dailey	\$189.12
Bernard Wendekier	\$183.24

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

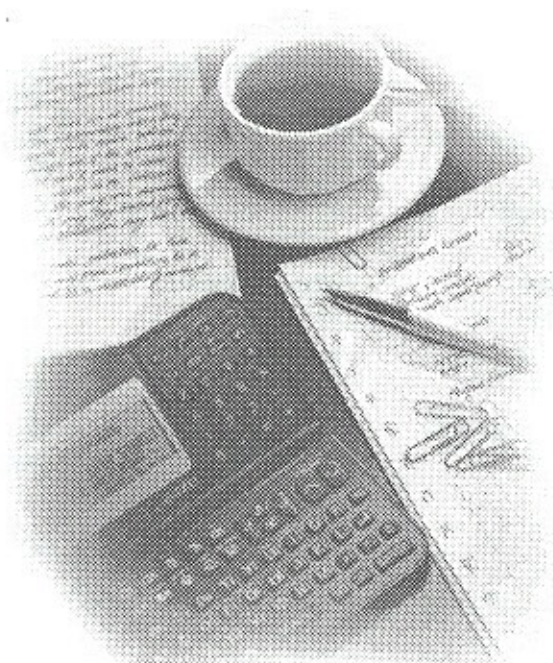
AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER



**Total**  
**\$32,262.12**



# LEADERSHIP BONUS

## July Bonus Qualifiers

Jim Bianchi \$9,671.24	Joshua Goodman \$2,980.73	Matthew Wood \$1,277.40	Christopher Benjamin \$635.77	Kobie Samuels \$321.29
Paul Rumbuc \$8,495.39	Erik Graham \$2,792.98	Samuel James \$1,203.09	Arthur Greene \$618.17	Cheryl Anderson \$318.86
Lawrence Hauck \$8,483.30	Doreen Ryan-Foti \$2,661.32	Jim Read \$1,191.09	John Burnett \$608.23	Michael McDonald \$312.97
Steven Greer \$7,157.25	John Baldo \$2,640.12	Leslie Taylor \$1,157.33	Stefan Reynolds \$553.80	Scott Georger \$290.73
Bill Cook \$6,257.89	Tracy McNallan \$2,607.03	Melanie Cohen \$1,045.16	Jerald Muhammad \$516.96	Lori Boynton \$286.14
Jason Mollo \$4,842.27	James Bailey \$2,573.34	Abraham Kim \$1,040.67	Rebecca Dunwoodie \$459.68	Alfred O'Connor \$280.57
David Iriye \$4,735.33	Kent Booze \$2,570.40	Elaina Bosco \$1,011.06	Jarrod Taylor \$425.79	Karl White \$279.66
Nick Gusev \$4,553.14	Michael Kolasa \$2,532.92	Lorena Barriere \$1,009.34	Saeideh Nessar Ali \$423.14	Maurice Davies \$274.86
Kevin Khadivian \$4,461.23	Keith Zabrocki \$2,409.06	Linda Banknecht-Hicks \$962.69	Matthew Wolfanger \$398.29	Christine Hartman \$269.98
Steve Foti \$4,280.35	Thomas Young \$2,335.02	Mary Ann Gaelic \$930.16	Robert Morrison \$397.03	Jeffrey Ahern \$264.91
Marc Rosen \$4,095.33	David Mah \$2,314.30	Andrew Fike \$856.14	Jason Anderson \$396.65	Larry Lozano \$264.03
Patrick Duray \$3,985.68	Ethridge Hayden \$2,133.36	Carey Thompson \$812.18	Jeremy Pilotte \$385.77	Andrew Scott \$230.25
Greg Partee \$3,750.63	Vedran Pipinic \$1,845.73	Robert Dunn \$803.02	Brenden Determann \$368.53	Mark Reddington \$199.30
Tomas Thundiyil \$3,657.39	Roger Geering \$1,827.79	Lewis Prochnau \$794.73	Anthony Scavera \$358.09	Jason Crain \$197.04
Theodore Pappas \$3,303.37	Kevin Surles \$1,677.94	Peter Koch \$778.33	Edwin Flores \$346.88	
Camy Smith \$3,199.55	Fernando Amorim \$1,620.99	Eric Tuttobene \$706.52	Joseph Snegon \$341.65	
Bill Hayer \$3,118.61	Steve Brooks \$1,609.18	Eric Hoen \$692.21	Jeremiah Vecs \$338.68	
Ron VanWoesik \$3,106.59	John McCreary \$1,403.29	Michael Hardy \$680.54	Roddy Yamachika \$336.44	
Steven Jakubczak \$3,039.22	Melinda-Rae Lyse \$1,369.14	Hal Herman \$640.89	Garrett Marrero \$326.95	

Total \$165,718.04



# RETENTION BONUS

## QUALIFIER

Timothy Cruise	Scott Smith	\$3,711.68
David Wang	Scott Smith	\$3,394.43
Matthew Wolfanger	Durham Oldham	\$3,222.50
Robert Ulreich	Jatoft-Foti	\$3,119.93
John Rice	Jatoft-Foti	\$3,060.29
James Dattilo	Marc Zipper	\$3,038.13
Scott Remmey	Eric Gigliione	\$2,858.62
Anthony Christman	Gary Bleier	\$2,737.78
Gaurang Pandya	Joshua Chalom	\$2,684.64
Al-Karim Walji	Rick Altig	\$2,615.78
Nanda Duraisami	Rick Altig	\$2,597.44
Marlon Underwood	Scott Smith	\$2,584.64
Russell Morris	Marc Zipper	\$2,583.62
Rusty Jewell	Nick Nitkowski	\$2,575.65
Sharon Zalut	Marc Morton	\$2,569.65
Preeti Sahgal	Joshua Chalom	\$2,502.94
Thomas Reddeth	Kevin Pawlowski	\$2,500.20
Nadia King	Altig-Orlovic	\$2,445.15
William Heath	Mark Hancock	\$2,438.11
Bret Fels	Eric Neal	\$2,438.11
Gregory Siard	Durham Oldham	\$2,407.98
Jennifer Baron	Tom Williams	\$2,375.83
Robert Olson	Scott Smith	\$2,342.02
Kenneth Madden	Jatoft-Foti	\$2,327.86
Bryan Gillespie	Eric Gigliione	\$2,310.69
Michael Perkins	Jatoft-Foti	\$2,290.10
Dimitri Gailit	Rick Altig	\$2,271.39
Victor Quimson	Jatoft-Foti	\$2,252.89
Timothy Collier	Marc Morton	\$2,239.23
Maria Esposito	Steve Hartman	\$2,159.81
Chris Brent	Rick Altig	\$2,146.65
Travis Price	Rick Altig	\$2,146.18
Emmanuel Fantoli	David Cohen	\$2,138.92
Mark Bleier	Gary Bleier	\$2,138.57
Daniel Potilechio	Scott Smith	\$2,116.19
James March	Vlad Basov	\$2,107.56
Kobie Samuels	Scott Smith	\$2,095.83
Rajeev Arora	Rick Altig	\$2,060.01
Lea Somo	Gigliione-Brister	\$2,034.48
Nuben Soberanes	Jatoft-Foti	\$2,022.84
Terry Sullivan	Geneser-Geneser	\$2,017.71
Rachel Arenas	Rick Altig	\$1,961.19
Mary Ann Gaelic	Steve Friedlander	\$1,949.01
Tyonne Hernandez	David Cohen	\$1,924.69
Michael Kolasa	Matt Blumert	\$1,912.49
Linda Amante	Rick Altig	\$1,902.81
John Thomas	Chris Lafond	\$1,895.04
Bruce Jones	Rick Altig	\$1,885.86
John Franklin	David Cohen	\$1,882.54
Ron Friedlander	Eric Gigliione	\$1,874.26
Roy Glover	Shashi Parekh	\$1,869.30
Tim Molitor	Rick Altig	\$1,865.16
Lance Brown	David Cohen	\$1,863.32
Gerardo Leon	Vlad Basov	\$1,855.47
Scott Shirk	Durham Oldham	\$1,851.38
Jinzhou Zhao	Nick Altig	\$1,848.37
Steven Strong	Durham Oldham	\$1,844.16
Kevin Wardall	Gary Bleier	\$1,834.49
Stelan Reynolds	Steve Friedlander	\$1,828.78
Jean Marc Louis	Eric Gigliione	\$1,821.75
Terrence Ford	Eric Gigliione	\$1,820.67
Steve Polederos	David Zophin	\$1,817.25
Karlton Roberts	Eric Gigliione	\$1,811.96
Hal Herman	Durham Oldham	\$1,782.52
Christopher Blaker	Marc Zipper	\$1,770.54
Rudi Camenzind	David Cohen	\$1,767.12
Alfred O'Connor	Durham Oldham	\$1,762.11
Rene Sheir	Rick Altig	\$1,755.01
David Thornton	David Cohen	\$1,736.19
Eric Tutrobene	Durham Oldham	\$1,723.76
Carl Boldon	Scott Smith	\$1,720.20
Robert Ward	Geneser-Bitman	\$1,704.21
Michael Snow	Rick Altig	\$1,686.26
Loren Cardwell	Marc Morton	\$1,665.83
David Samalin	Eric Gigliione	\$1,656.59
Dana Spohn	Altig-Orlovic	\$1,645.29
Herivel Pereira	Jatoft-Foti	\$1,642.55
Allen Green	Eric Gigliione	\$1,639.92
Joshua Cox	Geneser-Bitman	\$1,629.39
Upinder Bhandar	Rick Altig	\$1,627.62
Cristina Simao	Gigliione-Brister	\$1,618.05
Karen McQuoid	Steve Friedlander	\$1,616.49
Douglas Zigby	Joshua Chalom	\$1,615.64
Byron Fletcher	Guy Rouelle	\$1,611.53
Michael Saracino	Durham Oldham	\$1,607.13

## AGENCY

## QUALIFIER

Christine Hartman	Steve Hartman	\$1,605.47
Eric Guinn	Ali Shahrak	\$1,585.35
Susan Schweitzer	Rick Altig	\$1,582.03
Claudia Rodriguez	Jatoft-Foti	\$1,571.85
Patrick Luem	Geneser-Geneser	\$1,567.56
Jason Caples	Durham Oldham	\$1,563.18
Asma Norris	Eric Gigliione	\$1,550.34
Patrick Rowland	David Zophin	\$1,550.13
Robert Boyer	Eric Gigliione	\$1,547.61
Timothy Houser	Durham Oldham	\$1,546.78
Richard Miller	Tom Williams	\$1,542.60
David Ackerman	Eric Gigliione	\$1,537.29
Jose Zmitrovich	Matt Blumert	\$1,536.33
Rodney Mori	Rick Altig	\$1,535.64
Taiwo Daisi	Eric Gigliione	\$1,528.11
Kris Barron	Rick Altig	\$1,524.96
Paramjit Sangha	Rick Altig	\$1,519.78
Horace Johnson	Tom Williams	\$1,517.85
Eric Leak	Ali Shahrak	\$1,509.45
Bradley Kincaid	Rick Altig	\$1,485.26
Barry Deardorff	Eric Gigliione	\$1,472.02
Larry Malitz	David Zophin	\$1,470.26
Robert Rife	Vic Hancock	\$1,468.67
James Palms	Nick Nitkowski	\$1,455.30
Dennis Pochron	Jim Surace	\$1,452.61
Robert Bingham	Eric Gigliione	\$1,448.72
Ryan Hungate	Furrer-Whittinghill	\$1,445.71
Jose Sanchez	Scott Smith	\$1,439.04
Pamela Drury	Vic Hancock	\$1,438.82
Mindy Guisevite	Matt Blumert	\$1,433.38
Timothy Clark	Jim Surace	\$1,423.55
Kevin Appasamy	Rick Altig	\$1,419.01
Alfred Brenner	Jatoft-Foti	\$1,410.98
Shannan Lane	Nick Nitkowski	\$1,400.49
Mark Reddington	Durham Oldham	\$1,397.06
Chris Hernandez	Scott Smith	\$1,393.50
Daniel Kline	Eric Gigliione	\$1,390.42
Sherone Coady	Altig-Martyn	\$1,383.72
Peter Athas	Gleb Ostrovsky	\$1,380.27
Dyan Gonzales	David Zophin	\$1,379.04
David Farraway	Rick Altig	\$1,376.48
David Sher	Eric Gigliione	\$1,371.09
Robert Harris	Mike Jones	\$1,368.11
Fernan Oliveira	Joshua Chalom	\$1,366.32
Hardene Wild	Rick Altig	\$1,357.68
Franco Ponce	Matt Blumert	\$1,350.68
Michael McGinnis	Durham Oldham	\$1,337.61
Melic Fadel	Rick Altig	\$1,326.78
Vincent Gore	Nick Nitkowski	\$1,326.30
James Meyers	Geneser-Bitman	\$1,323.57
Robert Hughes	Robert Hughes	\$1,321.95
William Burbank	Durham Oldham	\$1,321.20
John McGrath	Rick Altig	\$1,311.22
Anthony Owens	Bill Jennings	\$1,308.02
Adam Cruts	Geneser-Geneser	\$1,303.92
Tony Sutton	Geneser-Geneser	\$1,291.72
Lynn Erickson	David Cohen	\$1,281.30
Mitchell Look	Jim Surace	\$1,281.20
Dan Rawn	Rick Altig	\$1,277.37
Christopher Fave	Durham Oldham	\$1,276.77
David Long	Geneser-Bitman	\$1,274.28
Dmitriy Goncharuk	Vlad Basov	\$1,273.67
Mark Peltz	Durham Oldham	\$1,272.57
Martin Waynick	Geneser-Geneser	\$1,270.11
Jahan Saffari	Rick Altig	\$1,269.42
Richard Schler	Altig-Martyn	\$1,268.84
Jason Schlomann	Eric Gigliione	\$1,268.53
Wes Elder	Steve Friedlander	\$1,267.03
Etaina Bosco	Tom Williams	\$1,265.70
Douglas Bauknecht	Rick Altig	\$1,262.02
Ronald Cook	Geneser-Geneser	\$1,261.53
Susan Bergh	Eric Gigliione	\$1,260.69
Ted Schilling	Bill Jennings	\$1,255.55
Anthony Pint	Rick Altig	\$1,253.49
Randy Downs	Durham Oldham	\$1,253.37
Michael Nowak	Durham Oldham	\$1,251.57
Edward Neequaye	Geneser-Bitman	\$1,249.77
Tammy Hall	Matt Blumert	\$1,246.20
Julie Wells	Vlad Basov	\$1,243.46
Jolant Ladusane	Vlad Basov	\$1,235.91
Ivory Walker	Tyrone Conard	\$1,231.12
Brooke Christensen	Eric Neal	\$1,229.88
Anthony Cannady	Tyrone Conard	\$1,228.95
Steven Engrav	Joseph Hanone	\$1,228.21
Keith Campbell	Tom Williams	\$1,225.86

## AGENCY

## QUALIFIER

Marcus Bautista	Geneser-Geneser	\$1,225.81
Jason Lauser	Marc Zipper	\$1,222.96
Leandrew Alexander	Bill Jennings	\$1,221.73
Robert Morton	Ali Shahrak	\$1,220.55
Angelika Vassilieva	Rick Altig	\$1,217.52
Ronald Caskey	Bill Jennings	\$1,216.11
Cyni Desrosiers	Rick Altig	\$1,214.91
Samuel Christmas	Scott Smith	\$1,210.50
James Schneider	Scott Smith	\$1,207.99
Imran Satti	Joshua Chalom	\$1,207.19
Rebecca Francis	Jim Surace	\$1,204.17
Fletcher Watson	Rick Altig	\$1,203.87
Samuel Cohen	Eric Gigliione	\$1,203.01
Peter Novellino	Rick Altig	\$1,202.34
Kevin Haines	Ramin Kouladji	\$1,198.21
Jeffrey Mercer	Vlad Basov	\$1,197.30
Bradley Kulak	Durham Oldham	\$1,195.83
Jonathan Bianco	Rick Altig	\$1,191.09
Alan Tahmazian	David Cohen	\$1,189.95
Thomas Holstein	Geneser-Geneser	\$1,189.50
Bertram Feldman	Tom Williams	\$1,185.41
Tim Smith	Durham Oldham	\$1,184.93
Robert Russo	Rick Altig	\$1,178.65
Hugo Kust	Jatoft-Foti	\$1,169.80
Chris Cummings	Rick Mansfield	\$1,163.98
Travis Vandenberghe	Rick Altig	\$1,151.37
Jim Read	Rick Altig	\$1,146.28
Darren Miller	Joseph Manone	\$1,139.02
Pat Alessi	Tom Williams	\$1,138.00
Paul Hall	Rick Altig	\$1,123.95
George Sturge	Ramin Kouladji	\$1,123.56
Justin Brandt	Joseph Manone	\$1,123.28
Christopher Benjamin	Gigliione-Brister	\$1,097.81
Diane Caballero	Robert Smith	\$1,097.43
Michael Thomas	Robert Smith	\$1,094.05
Anthony Mele	Durham Oldham	\$1,091.19
Kimmy Lewis	Marc Zipper	\$1,089.96
Julie Aprahamian	Joseph Manone	\$1,089.17
Madlyn Woodyard	David Cohen	\$1,088.16
Bhuvan Sawhney	Rick Altig	\$1,087.98
Pat Longenecker	Jim Surace	\$1,087.11
Brian Fotovich	Geneser-Bitman	\$1,084.32
Ronald Gurney	Durham Oldham	\$1,083.06
Roger Tasaka	Rick Altig	\$1,082.55
Scott Jordan	Gleb Ostrovsky	\$1,082.15
Peter Lauwenier	Rick Altig	\$1,081.17
Harrison Kuranishi	Scott Smith	\$1,081.08
Gregory Drake	Geneser-Bitman	\$1,080.15
Anthony Scavera	Rick Altig	\$1,073.48
Frederic Voss	Durham Oldham	\$1,073.34
Everett Elstak	Eric Neal	\$1,072.59
Tina Ray-Wilks	Rick Altig	\$1,071.42
Steve Dedert	Mark Hancock	\$1,070.88
Guy Grondeaux	Rick Altig	\$1,067.45
Terry O'Leary	Joshua Chalom	\$1,066.32
Billy Victory	Robert Smith	\$1,064.91
Joseph Moore	Marc Zipper	\$1,064.55
Joseph Habeeb	Vlad Basov	\$1,062.60
Alec Friedman	Tom Williams	\$1,061.13
Nikea Edmonson	Geneser-Bitman	\$1,060.50
Frank Sommers	Durham Oldham	\$1,055.43
Roger Hotz	Rick Altig	\$1,053.05
Rebecca Moffitt	Jatoft-Foti	\$1,051.68
Robert Tierney	Mark Hancock	\$1,050.53
Danielle Holmes	Bill Jennings	\$1,045.47
Steven Diciaro	Bill Jennings	\$1,044.30
Yvonne Urrau	Rick Altig	\$1,043.67
Peter Laes	David Cohen	\$1,038.79
Vanessa Kanaan	Ramin Kouladji	\$1,032.66
Nighateria Johnson	Vlad Basov	\$1,031.88
Daniel Limon	Eric Neal	\$1,031.10
Dustin Miller	Rick Altig	\$1,028.94
Stelanie Sharp	Eric Gigliione	\$1,022.04
Ben Delizo	Steve Friedlander	\$1,021.02
Darren Howard	Matt Blumert	\$1,019.73
Michelle Mihelic	Joshua Chalom	\$1,009.68
Juan Portobanco	Tom Williams	\$1,008.90
Brian Yiguez	Altig-Orlovic	\$1,008.63
Christopher Tamaniini	Chris Lafond	\$1,008.36
Nathaniel Wiggins	Geneser-Geneser	\$1,003.56
Gavin Lintens	Rick Altig	\$1,003.20
Patrick Fowler	Rick Altig	\$1,002.66
Kenny Murray	Rick Altig	\$1,002.39
Scott Georger	Durham Oldham	\$1,001.56
Thom Tulowiecki	Durham Oldham	\$1,000.21

## AGENCY



# RETENTION BONUS

## QUALIFIER

Omar Hashimi  
Benaiah Prior  
Keith Cornwell  
Maurice Davies  
Stephen Flecker  
Shaun Forbes  
David Jennings  
Allan Gilbert  
Kin Seong  
Belinda Harris  
Kenneth Bell  
Russell Lewis  
Stephen Perotti  
Michael Jones  
Nathan Schwartzberg  
Kevin Leonard  
John Threadgill  
Marc Becker  
Darlene Cadet  
Joshua Floyd  
Edward Kirschenbaum  
Joselin Mane  
James Humphries  
Ronald Trombetta  
Brian Hugli  
Aldington Russell  
Hratch Kinkian  
Vanessa Christian  
Lawren Tenamore  
Brian Doherty  
Ron Parpara  
Matthew Modist  
Harpreet Gujral  
Brian Gruenwald  
Naser Alswity  
Joshua Wise  
Lynda Young  
Anthony Walhour  
Erin Barber  
Alejandro Ruiz  
Rodney Ward  
Mark Ahlman  
Thomas Allgood  
Christopher Phillip  
Thomas Zeller  
Kent Booze  
Douglas Skappak  
James McClister  
Jerald Muhammad  
Ryan Curtis  
William Ahnu  
Samson Adeleufosi  
Linda Weisbaum  
Richard Erving  
Robert Cosgrove  
Ronald Marx  
Brian Quinn  
Clifford Long  
Anthony Cesare  
Allan Crystal  
Chris Georgiadis  
Tera Sims  
Rebecca Dunwoodie  
Catherine Wood  
Michael Bedard  
Michael Pellicciotta  
Erik St. Marie  
Angus Turner  
Richard Correa  
Meneluo Perakis  
Catherine Clarke  
Drew Pirson  
Heather Fawcett  
Cherry Nichols  
David Williams  
Wai-ming Wong  
Joseph Coarsey  
Mack Bell  
Bryan Johnson  
Karen Eby  
Gary Church  
Sandra Krueger  
Ray Landry  
Rodolfo Solis  
Douglas Coone

## AGENCY

Jatolt-Foti  
Geneser-Bitman  
Scott Smith  
Eric Giglione  
Steve Friedlander  
Durhon Oldham  
Scott Smith  
Joshua Chalom  
Scott Smith  
Nick Nitkowski  
Durhon Oldham  
Jatolt-Foti  
Geneser-Bitman  
Scott Smith  
Scott Smith  
Eric Giglione  
Eric Giglione  
Giglione-Brister  
David Zophin  
Eric Giglione  
Giglione-Brister  
Rob Boles  
Chris Lafond  
Jatolt-Foti  
Eric Giglione  
David Cohen  
Geneser-Geneser  
Scott Smith  
Jatolt-Foti  
Rick Altig  
Marc Zipper  
Rick Altig  
David Cohen  
Tom Williams  
Rick Altig  
Joseph Manone  
Scott Smith  
Furer-Whittinghill  
Geneser-Geneser  
Scott Smith  
Bill Jennings  
Shashi Parekh  
David Cohen  
Vic Hancock  
Vlad Basov  
Joseph Manone  
Tom Williams  
Vic Hancock  
Rick Altig  
Steve Friedlander  
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Jatolt-Foti  
Scott Smith  
Marc Zipper  
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Geneser-Geneser  
Tom Williams  
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Nick Altig  
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Bill Jennings  
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Scott Smith  
David Zophin  
Vlad Basov  
Nick Altig  
Eric Giglione  
Scott Smith  
Rick Altig  
Matt Blumert  
Rick Altig  
Eric Giglione  
Scott Smith  
David Cohen  
Londa Tebest  
Derrick Edwards  
Manuel Amador  
Stacy Turk  
Derrick Cook  
Lauren Geyer  
Eric Giglione  
Jesse MacHair  
Susanne Munro  
Timothy Howard  
George Kline  
James Tuhay  
Herman Libman  
Richard Phillips  
Randy Darling  
Joseph Williams  
Lawrence Liggett  
John Paul  
John Bradley  
Tori Damianas  
Bedis Kilani  
Nandi Bailey  
Randall Horne  
Jason Welton  
Marvin Narcisse  
Michael Herbert  
Yaacov Rosenberg

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\$696.81

## QUALIFIER

Stefan Johannsson  
Jeanette Joshi  
Ben Carbonette  
Shivani Patel  
Paul Ratliff  
Michael Beck  
Helma Walker  
Eddie Hunter  
Marc Gable  
Michael Hardy  
Freydoun Shahabigharib  
Richard Smawley  
James Stallings  
Francisco Perez  
Kyle Kozel  
Corey Boutte  
Donald Walters  
Michael Macartney  
Julio Yaquez  
Harold Buck  
Joseph Heptig  
Linda Wilburn  
Syeda Nasiruddin  
Hoover Harvey  
Victor Yoder  
Ronald Kastner  
Tara Gerhards  
John Forrest  
Eini Sauvao  
Dan Messina  
Charles Watson  
Michael Bromberg  
Michael Cooper  
Wendy Martin  
Cain Baban  
Brian Trentacosta  
Rhonda Apa  
Charles Richardson  
Benjamin Kepman  
Ronald Browning  
Larry Hayes  
Drew Boquet  
Samer Akouni  
Lee Croft  
Randy Lerner  
Cassandra Akers  
Bridget Bullock  
Bertrand Lefevre  
Jorge Rubio  
Paulo Rosa  
Jay Meyer  
Kevin Gallagher  
Pauline Skelton  
Erika Bonds  
Dennis Krueger  
Linda Wilhelm  
David Thompson  
Maria Guerrero  
Heather Byrne  
Londa Tebest  
Derrick Edwards  
Manuel Amador  
Stacy Turk  
Derrick Cook  
Lauren Geyer  
Eric Giglione  
Jesse MacHair  
Susanne Munro  
Timothy Howard  
George Kline  
James Tuhay  
Herman Libman  
Richard Phillips  
Randy Darling  
Joseph Williams  
Lawrence Liggett  
John Paul  
John Bradley  
Tori Damianas  
Bedis Kilani  
Nandi Bailey  
Randall Horne  
Jason Welton  
Marvin Narcisse  
Michael Herbert  
Yaacov Rosenberg

## AGENCY

Rick Altig  
Geneser-Bitman  
Rick Altig  
Geneser-Geneser  
Jatolt-Foti  
Geneser-Geneser  
Tom Williams  
Eric Giglione  
Vlad Basov  
David Cohen  
Rick Altig  
Vlad Basov  
Eric Giglione  
Geneser-Geneser  
Nick Nitkowski  
Robert Smith  
Durhon Oldham  
Ali Shahrak  
Nick Nitkowski  
Geneser-Geneser  
Scott Smith  
Geneser-Bitman  
Scott Smith  
Bill Jennings  
Durhon Oldham  
Rick Altig  
Vlad Basov  
Steve Friedlander  
Scott Smith  
Rick Altig  
Joshua Chalom  
Geneser-Bitman  
Nick Nitkowski  
Vlad Basov  
Eric Giglione  
Steve Friedlander  
Matt Blumert  
Rick Altig  
Tom Williams  
Rick Altig  
Nick Nitkowski  
Rick Altig  
Eric Giglione  
Ali Shahrak  
Durhon Oldham  
Rick Altig  
Eric Giglione  
Ali Shahrak  
Durhon Oldham  
Rick Altig  
Eric Giglione  
Steve Friedlander  
Geneser-Geneser  
Jim Surace  
Durhon Oldham  
Geneser-Bitman  
David Cohen  
Rick Altig  
Rick Altig  
Williams-Williams  
Rick Altig  
Marc Horton  
Gleb Ostrovsky  
Marc Zipper  
Eric Giglione  
Durhon Oldham  
Tyrone Conard  
Eric Giglione  
Durhon Oldham  
Chris Lafond  
Rick Altig  
David Zophin  
David Zophin  
Durhon Oldham  
Scott Smith  
Scott Smith  
Rick Altig  
Gleb Ostrovsky  
Scott Smith  
Vlad Basov  
Nick Nitkowski  
Eric Giglione  
Eric Giglione

\$696.69  
\$693.66  
\$692.75  
\$690.51  
\$688.53  
\$687.87  
\$687.81  
\$686.94  
\$686.19  
\$684.51  
\$683.85  
\$682.08  
\$680.49  
\$680.40  
\$680.16  
\$678.15  
\$677.97  
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\$669.87  
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\$612.78  
\$611.49  
\$611.13  
\$609.63  
\$609.30  
\$608.73  
\$607.20  
\$606.15

## QUALIFIER

Brian Adams  
Jasir Shelton  
Steven Sequeira  
Richard Nye  
Amanda Minaz  
Thomas Motanya  
Taneaka Rowe  
Juan Talolla  
Jason McArthur  
John James  
Thomas O'Haver  
Isabella Parlatore  
James Larkin  
Ryan Sinkfeld  
Simon Rowland  
Daniel Ellersdorfer  
Jeff Whitenight  
Lee Xiong  
Anthony Weeks  
Marlene Starch  
Pierre francoise Roy  
Shannon Hall  
Clint Ogasawara  
Kevin Surles  
Dennis Verre  
Brian Stimet  
Alfred Delgado  
Dominick Leone  
Mike Cameron  
Howard Wilson  
Frank Silvera  
Christopher Clark  
Geoffrey Mills  
Igor Jurgens  
Dat Truong  
Marjorie Long  
Kenneth Medina  
Ann Marie Haywood  
Linda Stephens  
Andrea Johnson  
Richard Delangis  
Theodus Lovelace  
Christina Tang  
Leslie Bernard  
Scott Florin  
William Johnson  
Lorenzo Smith  
Kenton Harper  
Paul Pryor  
Kemmie Holmes  
Latishia Woodhouse  
Benjamin Phillips  
Terri Petty  
Timothy Meyer  
Brian Marjoribanks  
J Lewis Hammond  
Hope Lea  
Gautam Arora  
Carolyn Cotton  
Craig Pedersen  
Kimberly Taylor  
Mickey Bozic  
Jeffrey Schramm  
George Russell  
Scott McCloskey  
Daniel Stiemann  
Louis Costa  
Tung Truong  
Derek Perez  
Ernesto Conder  
Charles Fennie  
David Howe  
Ronald Jackson  
Mark White  
Aden Johnson  
Thica Stricko  
Charles Carr  
Stephen MacDonald

## AGENCY

Durhon Oldham  
Scott Smith  
Steve Friedlander  
Rick Mansfield  
Marc Zipper  
Williams-Williams  
Allan Jennings  
Scott Smith  
Allan Jennings  
Vic Hancock  
Rick Altig  
Geneser-Bitman  
Eric Giglione  
Rick Altig  
Vic Hancock  
Bill Jennings  
Robert Hughes  
Rick Altig  
Joseph Manone  
Rick Altig  
Vlad Basov  
Rick Altig  
David Zophin  
Geneser-Geneser  
Geneser-Geneser  
David Cohen  
Eric Giglione  
Steve Friedlander  
Steve Friedlander  
Eric Giglione  
Rick Altig  
Durhon Oldham  
Rick Altig  
Marc Zipper  
Chris Lafond  
Jatolt-Foti  
Marc Zipper  
Eric Giglione  
Rick Altig  
David Cohen  
David Cohen  
Eric Giglione  
Durhon Oldham  
Scott Smith  
Ali Shahrak  
Shashi Parekh  
Geneser-Bitman  
Marcellus Adams  
Scott Smith  
Shashi Parekh  
Gleb Ostrovsky  
Geneser-Geneser  
Altig-Martyn  
Rick Altig  
Scott Smith  
Eric Giglione  
Rick Altig  
Robert Smith  
Marcellus Adams  
Durhon Oldham  
Scott Smith  
Scott Smith  
Rick Altig  
Chris Lafond  
Mark Hancock  
Eric Giglione  
Vlad Basov  
Geneser-Geneser  
David Cohen  
Durhon Oldham  
Furer-Whittinghill  
Eric Giglione  
Steve Friedlander  
Vic Hancock  
Eric Giglione  
Ali Shahrak  
Joshua Chalom

\$605.67  
\$604.80  
\$604.68  
\$603.84  
\$602.82  
\$602.79  
\$601.14  
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\$347.64  
\$347.31  
\$346.50  
\$346.11  
\$344.76  
\$344.31  
\$343.20  
\$343.08

**Total Bonus Paid Out**  
**\$557,529.44**